

PRICE THREEPENCE

PERSONS ADVERTISED FOR
GEORGE SIMPSON, formerly in the sur

Insurance effected on buildings, merchandise, and
Losses from fire by lightning made good, and all dis-
advantages in Sydney.

FANNING, GRIFFITHS, and CO., agents, 101
street, Sydney.

LONDON AND LANCASHIRE FIRE AND LIFE INSURANCE COMPANY
CAPITAL—£1,000,000. Life—£100,000.
With powers to increase.
NEW SOUTH-WALES BRANCH.
DIAMONDS.

The Hon. A. McArthur George Wigram Alcock
Secretary Alfred Lloyd, Esq. John Prescott, Secy.
MEDICAL OFFICERS. G. A. MUMFORD.
F. Sydney Jones, Esq, M.D., J. C. MANVELL.
F.R.C.S.

THE LANCERS—Bank of New South Wales.
Fire Rates, ONLY on APPLICATION at OFFICE.
Life Policies subject to SPECIAL ADVANTAGE
Claims promptly settled in COMPANY.
W. H. MACKENZIE, Junr.
Agent for N. S. W.
Office, New Pitt-street, Sydney.

NORTHERN FIRE AND LIFE ASSURANCE COMPANY.
Capital, £2,000,000. — Invested Funds, £735,000.
Medical Referee, 62, Margaret-street.
Sydney Branch, Dr. ALLWAY.

LIFE DEPARTMENT.
SPECIAL NOTICE.—Intending assureds will be
benefited by the following special rates.

December will participate in the profits one year than if taken out after that date.

ROBERT HENDERSON, Resident Sec-
retary.

PACIFIC FIRE AND MARINE INSURANCE COMPANY OF SYDNEY
Capital, \$600,000.
DIRECTORS:
J. L. Macdonald, Esq., Chairman.
John Withnall, Esq. J. B. Smith, Esq.
Henry Prince, Esq. J. R. Young, Esq.
London agents—Messrs. Young, Larke, and Bon-
dage.

Transactions can be effected with this Company
various branches of FIRE and MARINE INSUR-
ance. The current rates of the various classes of
Marine losses may be made payable to the
policyholder.

C. M. SMITH, Manager.

ROYAL FIRE AND LIFE INSURANCE COMPANY OF LIVERPOOL AND LONDON
CAPITAL £2,500,000.
FIRE DEPARTMENT.
The underlay is fully empowered to settle all
the claims, and insurers may rely on the lib-
erality of the settlement of all claims. The
policyholder may be made payable to the
policyholder.

LIFE DEPARTMENT.
Policies are issued, and the policyholder may
the policy, without reference to ENRIKEN.

MEDICAL REFERENCE: DR. O'BRIEN, M.D.
Prospectuses, tables of rates, &c., with the full
particulars will be furnished to all who apply to
LAIDLAY, IRELAND, AND CO., Lloyd's Cha-

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.
For FIRE, LIFE, AND ACCIDENTS.
Incorporated in England.
LIFE DEPARTMENT.
The following are among the special advantages which the Company offers to intending contributors to its **SECURITY, the LIFE RESERVE** alone of £1,556,000.
1. It is protected from the operation of the **UNLAWFUL** **LAW** under special Act of Parliament.
2. **GUARANTEED PARTICIPATION** in PROFITS without any LIABILITY of PARTNERSHIP.
3. **AGENTS** and **BRANCHES** in every part of the world.
4. **LOANS** on Life Policies granted on liberal terms.
5. **POLICIES** not vitiated by natural causes in the colony.
6. **THE HALF PREMIUM** system of making no payment to this Company.
Forms of application may be obtained at the Office of the Company, or from any of the Agents.
WYNDHAM SQUARE, SYDNEY.

THE COMMERCIAL UNION ASSURANCE COMPANY, LTD.
INCORPORATED IN GERMANY, LONDON, E.C. 4.
MARINE, FIRE, AND ACCIDENTS.
Capital, £2,500,000.
The undersigned have been appointed the Sydney Agents for the above-named Company, and of all other Companies of like character.

THE ANGLO-SERAIAN GUANO
PAK (Limited) BIRD ISLAND
PHATIC GUANO. The undersigned beg to
state that they have accepted the AGENCY of the above
guano, and that the same will be sold at a price of
the measure will be formed at Newcastle, within a
in few days, as noted.

Books, descriptive of the combined qualities of the
(which is from Bird Island, one of the Polynesian
and certificates from various professors of chemistry
seen on application at the office of the MESSRS J. H.
Morgan, 11, Market Street, Singapore, and at the
Messrs. R. C. KNAGG and CO., druggists, New
at Joseph, where all information as to price, cost,
and quality can be obtained.

JOSEPH WARD and CO., Bolton-street, New

THE ANGLO-SERAIAN GUANO
PAK (Limited) BIRD ISLAND
PHATIC GUANO. The undersigned beg to
state that they have accepted the AGENCY of the above
guano, and that the same will be sold at a price of
the measure will be formed at Newcastle, within a
in few days, as noted.

Books, descriptive of the combined qualities of the
(which is from Bird Island, one of the Polynesian
and certificates from various professors of chemistry
seen on application at the office of the MESSRS J. H.
Morgan, 11, Market Street, Singapore, and at the
Messrs. R. C. KNAGG and CO., druggists, New
at Joseph, where all information as to price, cost,
and quality can be obtained.

JOSEPH WARD and CO., Bolton-street, New

Henry Hopkins, Esq., Elizabeth street, Hobart.
Chairman.
 The Hon. Sir Richard Dry, M.L.C. Quamby.
 William Dudgey, Esq., H.A., Longford.
 George Salter, Esq. (Messrs. G. J. Sagar).
 Henry Hopkins, Junior, Esq., New Town Park.
 Philip Cayton Fyfe, Esq. (Messrs. P. O. F.).
Directors.
 Isaac Eynon Chapman, Esq., Salamanca-place, Hobart.
 "Dr. Crowther will join the directors as soon as the directors are formed. He has been assigned to the company of his residence as a licensee of certain guano islands under license from the Tasmanian Government and from the Governor of the colony of Victoria."
BANKERS.
 The Bank of Van Diemen's Land.
ADVOCATES.
 William Rort, Esq., New Town.
 Justin McCarry Brown, Esq., New Wharf, Hobart.
CHARITABLE MANAGERS.
 Charles S. Connell, Esq., Stone Buildings, Market street, Hobart.
MANAGER.
 Isaac Eynon Chapman, Esq., Salamanca-place, Hobart.
 This company is not a new project, but simply an extension and re-organization of the Tasmanian "Joint Rock Company Act," with limited liability for the private individuals, which, since its commencement in 1861, has by judicious and energetic management developed into a powerful and successful enterprise.

is believed will be greatly augmented by the furtherment of the underwriting as a joint stock company. Prospectuses can be obtained from the underwriter, who will also receive applications for shares until Monday, December.

RANDOLPH HOTT, 477, George-street, Sydney.

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY (Limited).
Capital, £1,000,000.
LORIMER, MARWOOD, and ROBE, Agents.

VICTORIA FIRE AND MARINE INSURANCE COMPANY.
(Established 1846.) Capital, £200,000.
Agents.

VICTORIA LIFE AND GENERAL INSURANCE COMPANY.
(Capital, £2,000,000.)
With unlimited liability of shareholders.

SYDNEY BRANCH—Fire-street, opposite the Market.

WILLIAM JACK, Resident Secretary.

BANK OF NEW SOUTH WALES.—A BRANCH of this BANK is THIS DAY opened at CARRINGTON for the transaction of all ordinary banking business.

WILLIAM SMITH, General Manager.
Sydney, 24th November.

SHIPPING.

ARRIVALS.—December 11.
Nelly Abbott, barque, 439 tons, Captain Jordan, from Melbourne.
2nd instant, in ballast, 100 tons, Captain Jordan, from Melbourne.
Cawarra (s.), 439 tons, Captain Milman, from Brisbane 9th inst.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.
Cawarra (s.), 439 tons, Captain Nais, from Adelaide 2nd inst.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

PROPOSED DEPARTURES.—December 12.
Rangoon, British Queen, for Newcastle, Newcastle, for Lyster.
Tasman, for Hongkong; City of Melbourne, for Melbourne; Florence Irving (s.), for Brisbane.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

ARRIVALS.—December 11.
Nelly Abbott, barque, 439 tons, Captain Jordan, from Melbourne.
2nd instant, in ballast, 100 tons, Captain Jordan, from Melbourne.
Cawarra (s.), 439 tons, Captain Milman, from Brisbane 9th inst.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.
Cawarra (s.), 439 tons, Captain Nais, from Adelaide 2nd inst.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

PROPOSED DEPARTURES.—December 12.
Rangoon, British Queen, for Newcastle, Newcastle, for Lyster.
Tasman, for Hongkong; City of Melbourne, for Melbourne; Florence Irving (s.), for Brisbane.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

DEPARTURES.—December 11.
Camille, barque, 439 tons, Captain Kelly, for Lyster.
Messrs. Burton, Owen, F. Marsh, Phillips, Stradford, and 11th inst.

DEPARTURES.—December 11.
Barrow (s.), for Melbourne.
Tasman (s.), for Clarence River.

Mr. COWPER, once his friend and chief, should enable him to enjoy the intense gratification of his defeat. As to Mr. COWPER himself, he should not grudge him the leadership of the Opposition, or lament that he was once the more popular patriot of his country. But there are interests far more important to us than any of the combinations possible in the present Assembly. If Mr. FORSTER were in the place of Mr. COWPER, and Mr. EAGAN in the place of Mr. SAMUEL, and the measure proposed appeared as might meet a crisis like this—whatever might be its party aspect, we should hesitate to meet it with an opposition in the face of such responsibilities as the joint folly and absurdity of our rulers—Mr. FORSTER among them—have now brought upon us.

It is upon this principle we have acted, and shall continue to act. We are quite aware that party relations will prevent some men from pursuing a similar course, and that foolish pledges honestly given will be an embarrassment to others. But we hope there are still sufficient in the Assembly who will detach the question from all these considerations and look at the crisis, at the means proposed, and at the utter helplessness of anything within a reasonable time by which this tariff can be replaced. It is of vital consequence that before another mail goes to England from this colony the question of solvency and honesty should be settled; that there may be no doubt in the minds of those who have the management of our affairs in London, or who hold our securities, and whose alarm would immediately arouse a general suspicion, with respect to the payment of our debts. Men who have adopted certain theories of taxation, but who are concerned in the welfare of the country beyond the interests of party or the prejudices of opinion, will pause before they reject the only accessible means of saving our honour, and securing to the country such future monetary help as may be necessary to its welfare.

One thing, however, the Government is bound to do should their plans be rejected. They are bound at once to suspend the public works whatever their nature—to cut down all grants of every description for any form of charity or public improvement, and to maintain that attitude until the people shall have decided whether or not they will concur in such additional burdens as may preserve the credit of the colony and at the same time justify that outlay which may in itself be of importance to our internal prosperity. The time is come when a decided stand must be made against that downward progress which has precipitated everything into confusion and ruin. If we are posted as defaulters; if the colony shows first the example of repudiation—and not to pay is to repudiate—the vengeance of the monetary interest will pursue us. An example flagrant and signal will be made: our name will be taken off from the list of solvent people. Our script will pass from the Stock Exchange to the usurers and speculators on bad fame, and there is no living statesman who will see us lifted from this deep shame and detestation.

No subject is of more practical importance to the residents in the country than that of roads. Bad roads are one of the greatest drawbacks to life in the country, and to have good roads is one of the earliest and most persistent demands. How to get them and how to keep them with as little outlay as possible, and how to manage all the works connected with them, is one of the most important studies of practical colonisation. Mr. WILLIAM C. BENNETT, the gentleman who is at present in charge of the road branch of our Public Works Department, has recently made a valuable report. It contains much information, very important and suggestive at the present juncture.

A great deal has been done during the past half-dozen years in improving the main lines of road, though more might have been done had the funds appropriated been more readily available. But the money has seldom been voted till the best season for operations has passed. Mr. BENNETT says it would be a saving of twenty per cent, if the money could be had when it is wanted; and he suggests that the Government should be allowed to presume on the road vote to the extent of the Estimate of the previous year.

The results of what has been done are indicated by the following facts:—The mail time has been reduced by one-half on the Southern Road, and also on the Western Road as far as Bathurst; and on the Northern Road the pace of the mail has been accelerated by thirty per cent. On the Western line the cost of the mail has been reduced by fifty per cent., but on the Northern and Southern lines it has not been reduced at all—which is an unpleasant anomaly. A more direct saving to the general public has been in the passing of goods, which are passed forward more rapidly and more cheaply than before. The cost of carriage has fallen fully one-half, and Mr. BENNETT estimates the saving to the community at not less than £150,000 a year. This is equivalent to a remission of taxation to that amount, and is a good interest on the money spent in making the roads. Part of the cheapness of carriage, however, may be due to the unfavourable seasons the farmers have had to deal with, and which have sent them on to the roads to compete very sharply with one another for very small profits.

The department has under its care 820 miles of main road, besides eighty miles of Mudgee road. Minor roads to the extent of 3286 miles were also transferred to the care of the department, but some of this has been handed over to trustees. That all this extent of work can be properly supervised and economically managed by a limited staff is not pretended. Mr. BENNETT only claims the merit of having done the best he could with the staff and the funds at his command.

The experience of the past few years has shown that the cost of making an ordinary metalled road varies from £700 to £1300 a mile, and the cost of maintenance, including a retreating in eight years, is £120 per annum. But this is on the presumption of fair wear and tear, and fair wear and tear is what the roads do not get. In proportion as the roads are made passable are the loads on the drays increased. From one ton the load is increased to five tons on a pair of wheels, and to six and a half tons on four wheels. Only old roads with a great thickness of metal can stand this. The thin crust on a new road is soon cut through, more especially in wet weather, when the subsoil is soft. All who have had the more of roads have complained of this. More damage is done by the passage of one of these overloaded drays than by the passage of a score of moderately laden vehicles, yet no proportionate toll is levied. Mr. BENNETT recommends the adoption of weighbridges on the main roads and a cumulative toll, and a higher rate for narrow wheels than for broad wheels.

There are now thirty-four tolls altogether on the main roads, exclusive of punts. They return an income of £20,000. This, at the estimate given above of £120 a mile, as the average cost of maintenance, would keep in repair 166 miles of road. As the metalling of the roads is increased, the number of tolls may be increased also. But all that Mr. BENNETT recommends at present is to extend the main road toll rates to the minor roads, to put a toll on the large bridges at Dennington, Forbes, Dubbo, and Narrabri.

The department has constructed no fewer than 326 bridges, of which 118 are minor bridges. Of these, five have been swept away, being tried by unprecedented floods. The improvement in our bridges of late years has been very marked. There has not only been a very large increase in the number, but a great advance in the quality, and the advantage of having competent engineering skill has been very conspicuous.

In the execution of the works a preference has been given to the contract system, but it has by no means been found uniformly advantageous. Excessive competition has led frequently to contracts being taken by men without means, and at prices that could not pay. The work is thrown up, and the workmen are not unfrequently defrauded. Great delay and extra expense are involved, and the best class of labour is made more difficult to get from the want of confidence in the workmen than in the permanence of the job. The official staff of the Road Department have been led by their experience to desire a strong infusion of task work to temper the evils of the contract system.

It is not often that a Government official recommends the abolition of his own department, but this is what Mr. BENNETT virtually does. He states that the time has come when local organisations ought to take in charge the minor roads, and that ultimately the main roads also may be taken off the hands of the central Government. As models of the sort of legislation required, he refers to the District Roads Act of Victoria and the Irish Grand Jury Act. To make the system successful, he points out that the districts ought to be sufficiently large to allow of the appointment of a qualified surveyor. The professional experience of Mr. BENNETT has led

SUPPLEMENTARY PRIZE MEETING.

THURST.

day, all seeing man, sent some quarts to Sydney, and they say it is the richest vein found yet.—*Herald of Saturday*.

Sydney an opportunity of expressing their opinions. He felt diffident in addressing the Chamber, but when he found a gentleman moving that the resolution be put before a

employment, was NOT a tax upon the servant or labourer, clerk; it was a tax upon that which was an outward sign of the means and wealth of the party employing them; it was a tax, as far as it could reach in a rough way, upon income; but it was of all direct taxes the one that would fall lightest upon the community. Moreover, in the substance

William Hill, second officer of the Fenola, deposed
was at the wheel at the time of the collision; I had
there about ten or twelve minutes previously, and had the
man to steer; I was steering her myself, not calling
stood on the port side, and was steering north and by

beam, the Penola would have come on our quarter, could not have saved the ship by porting. The ship have shown more resistance had the helm been altered to Mr. Moore. I cannot account for the discovery which occurs in the evidence; when I say I saw Penola's green light throughout, and the other will say it was impossible for those on board the City of

	Sept. 6.	12,000	\$0.816	1.43	1.73	1.89
13	10,416 <td>\$0.816 <td>1.80 <td>1.90 <td>2.00 <td>2.10</td> </td></td></td></td>	\$0.816 <td>1.80 <td>1.90 <td>2.00 <td>2.10</td> </td></td></td>	1.80 <td>1.90 <td>2.00 <td>2.10</td> </td></td>	1.90 <td>2.00 <td>2.10</td> </td>	2.00 <td>2.10</td>	2.10
20	9,028 <td>\$0.816 <td>1.80 <td>1.90 <td>2.00 <td>2.10</td> </td></td></td></td>	\$0.816 <td>1.80 <td>1.90 <td>2.00 <td>2.10</td> </td></td></td>	1.80 <td>1.90 <td>2.00 <td>2.10</td> </td></td>	1.90 <td>2.00 <td>2.10</td> </td>	2.00 <td>2.10</td>	2.10
27	12,320 <td>\$0.816 <td>1.80 <td>1.90 <td>2.00 <td>2.10</td> </td></td></td></td>	\$0.816 <td>1.80 <td>1.90 <td>2.00 <td>2.10</td> </td></td></td>	1.80 <td>1.90 <td>2.00 <td>2.10</td> </td></td>	1.90 <td>2.00 <td>2.10</td> </td>	2.00 <td>2.10</td>	2.10
Oct. 4	19,232 <td>\$0.816 <td>1.90 <td>2.00 <td>2.10 <td>2.20</td> </td></td></td></td>	\$0.816 <td>1.90 <td>2.00 <td>2.10 <td>2.20</td> </td></td></td>	1.90 <td>2.00 <td>2.10 <td>2.20</td> </td></td>	2.00 <td>2.10 <td>2.20</td> </td>	2.10 <td>2.20</td>	2.20
Total	172,204	699,578				

MONDAY EVENING

6.....	12,000	\$0,816	1.63	1.73	1.73
13.....	9,416	\$0,163	1.50	1.90	1.90
20.....	30,123	\$4,433	2.00	1.63	2.00
27.....	18,333	187,773	1.80	1,882 1/2	1.73
6.....	23,974	90,611	1.90	3.99	3.50
Total.....	123,304	608,570			

20.....	20,223	84,423	1.00	1.05	5.50
27.....	19,223	107,772	1.00	1.07%	5.75
4.....	22,000	22,000	1.00	1.00	5.50

.....	22,724	90,611	1.90	1.90	6.50
Total.....	123,304	600,576			

www.au/nla.news-pag

VACANCY for two young Men, or Married Couple, 17, Jamieson street. Terms moderate.

APARTMENTS for Gentlemen and Families at Holyrood House, York and Margaret streets. Baths.

APARTMENTS—A Drawing Room, with three Bed-rooms. 51, Hunter-street, corner of Elizabeth-st.

BOARD, or Partial Board and Residence. 21, O'Connell-street, near HERALD Office.

APALM—TO LET, a very pretty-built Brick COTTAGE, containing 4 rooms. 33, Rensley, house agent.

BOARD AND RESIDENCE. Mrs. Dobson, 221, Castle-rough-street, near Market-street. Terms.

BOARD AND RESIDENCE, Northumberland House,
Coll.-ge-buildings, Jamison-street.

COMFORTABLE BOARD AND RESIDENCE, 127,
Prince street, Church-hill.

DIGLITABLE FAMILY RESIDENCE, FERNBANK,
Edgelyffe Road—To be LET, for a term, at a moder-
ate rent. For particulars address Mr. J. Freeman, Under-
secretary, Double Bay; or George-street, Sydney.

FURNISHED BEDROOM for a Gentleman, 100, Liverpool-street, near George-street. Terms, 7s.

FIRST CLASS COMMERCIAL AND FAMILY HOTEL in full repair, averaging from 25s to 50 weekly. To LET, with immediate possession; stock of furniture at a valuation, and a liberal accommodation to payment afforded to any responsible and respectable party. **W. WINCH**, Caleonian Hotel, Singleton.

MANLY BEACH.—Board and Residence on moderate terms. Temperance Hotel.

NEWTOWN.—APARTMENTS vacant for three gentlemen. Card. Mr. Forrester, 708, George-street.

NEWTOWN ROAD.—To be LET, CAMPERDOWN

PRIVATE BOARD AND RESIDENCE, heights of Woolloomooloo. Address at Sanda's, George-street.

PACIFIC INSURANCE COMPANY.—The Company are open to negotiate for the unexpired term of **LEASE** of their present Premises—say to May, 1887, apply to **C. M. Smith, Manager.**

NO LET, a HOUSE, containing 10 rooms, coach-house, stable, Woodlark. **C. Kidman, South Head Road.**

NO LET, a small COTTAGE, water laid on. Enquire at No. 112, Dowling street.

NO LET, a small COTTAGE, water laid on. Enquire at No. 112, Dowling street.

NO LET, best part of William-street, part of a SHOP,
with apartments. Pierce, Stanley-street.

NO LET, in Gloucester-street, North, a HOUSE,
containing 8 rooms and kitchen. Apply to P. Farrelly.

NO LET, comfortable Family HOUSE, 11 rooms, all
conveniences; very low rent. 18, Wynyard-square.

NO LET, GROCER'S SHOP. Reynolds, 22, Lane-
down-street, Surry Hills, near Black's Hotel.

TWO ROOMS TO LET 11 Black-street.

NO LET. BOARDING HOUSE, well furnished, central and healthful; terms, low. B. 561, Brickfield-hill.

NO LET. a 6-room HOUSE; water laid on. Redfern-street, Redfern.

THE UPPER Part of a HOUSE (Macquarie-street), to LET. Apply Lenehan, upholsterer, Castlereagh-st.

NO LET. that comfortable Family HOUSE, two doors

from Town Hall. 7, Wynyard-square. Low rent.
NO LET, a 4-room COTTAGE, with good yard, in Kent-street North. Apply next door.
NO LET, a STORE or Shop, in Clarence-street North. Apply to Mr. Potter, adjoining.
NO LET, No. 37, Sandalwood-place, Prince-street, Gladstone Hotel, Miller's Point.
NO LET, a DWELLING—exclusive of Shop—4 rooms.

NO LET, No. 4, Raphael's-buildings, Prince-street,
 Church-hill, 6 rooms; low rent.
 NO BE LET, 253, Castleward-street, next to Bar's, on
 1st January. G. Freddy, Booth's Yards, Sussex-st.
 NO LET, a STORE, Queen's-place. Apply to J.
 Mullens, 133, Pitt-street.
 NO LET, Family RESIDENCE, garden, 45, Bourne-

NO LET, large WAREHOUSE and Loft over: rent, 30s. GIBSON, 282, Pitt-st., op. School of Art.

NO LKT, two comfortable HOUSES, in Woodlawn-terrace, Paddington; healthy situation. Apply 149, Elizabeth-street; or Taylor's Wharf, Sussex-street.

NO LET, 193, North-terrace, Macquarie-street, next the Australian Library. Apply to J. Grafton Ross, [No. Bridge-street.

NO LET, a four-roomed COTTAGE and kitchen, garden, with a good supply of water, in Salisbury-
Waverley. Apply James Vickery.

NO LET, a HOUSE, in Cowper-terrace, No. 25, opposite St. Philip's Church, 6 rooms, kitchen, &c. Apply to R. W. Moore, opposite Queen's Wharf.

NO LET, two new first-class HOUSES, each 5 rooms and kitchen, in a healthy situation; rent £55 per annum. Apply to Mr. D. Gunn, Harvey-street, Fyrmouth.

NO LET, at Commercial Wharf, King-street West, an OFFICE, suitable for a commission agent; rent, £100 per annum. Apply to John Campbell.

NO LET, a pleasantly situated 8-roomed HOUSE, with balcony and verandah. Water laid on. Taxes paid. Situated near the Market. Rent, 30s. per week. Apply J. Penno, 351, Pitt-street South.

NO LET, No. 7 HOUSE and SHOP, Govey's-building, Market-street. Apply to Mr. Brady, No. 67;

NO GENTLEMEN in Government or merchants' offices.—Large Front ROOM and DRESSING-ROOM present, Macquarie-street North. Address 8, TRADLO Office.

NO LET, large BUSINESS PREMISES, in Lower George-street; also, HOUSE, in Bourke-street,erry Hills, opposite Baptist's Gardens, 5 rooms. Apply

NO LET, 9-roomed HOUSE in Rialto-terrace, Upper William-street, newly papered. A fine view of the harbour. Water laid on, and perfectly drained. Apply to J. I. in the terrace.

NO LET, first-class Dry CELLARS, also second-floor OFFICES in the new premises of the Pacific Insurance Company, Pitt-street North. Entrance about 1st January, 1866. Apply to the undersigned. C. M. Smith,

NO LET, a good Family RESIDENCE, 9 rooms, water laid on, opposite the Episcopal Church, Redfern-street, near Pitt-street, Apply to H. H. Newman, Gould's Chambers, King and Pitt streets; or Redfern-street, near Pitt-street, Redfern.

NO BE LET, a first-class BOARDING-HOUSE in a respectable neighbourhood, doing a good business, and now fully occupied. Part of the furniture to be taken in valuation. Immediate possession can be given. Apply

UNFURNISHED ROOMS. Apply Bedford House, 14, Jamieson-street.

WHITTELL'S HOUSES, Bathurst-street, 10s to 30s.
Water, grates, blinds, and every comfort.

WOOLLAHRA, Piper-street.—To LET, or for SALE, a comfortable Family RESIDENCE, containing 9 rooms, kitchen, pantry, bath-room, wash-house, scullery, room, china-closets, and stable; delightfully and

2120 A-YEAR.—To LET, DWELLING-HOUSE
in Pitt-street, nine rooms, two cellars, kitchen,
and enclosed yard, detached coachhouse and stables. Alex-
ander Dick, Land Titles Office.

THE SYDNEY MORNING HERALD Agent,
THOMAS PIERCE, Stanley-street, Woolloomooloo,
respectfully informs subscribers and residents advertisements
will also be received in future at 77, William-street, nearly
opposite Mr. Sloper. English papers and periodicals every
day.

CASH TERMS OF ADVERTISING:

Two lines, and under ..	One shilling.
Four lines, ditto ..	Two shillings.
Six lines, ditto ..	Three shillings.
Eight lines, ditto ..	Four shillings.
Ten lines, ditto ..	Five shillings.

and 3d. (three pence) per line for every additional line for each insertion.

* All advertisements under six lines will be charged to advertiser's account, if booked.

Printed and Published by JOHN FAIRMAN and Sons,
at the Office of the Sydney Morning Herald, Pitt and Hunter
Streets, Tuesday, December 19th 1888.